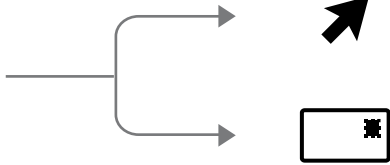


Renewing your Happy Place policy

You can choose to renew in a way to suit you



Happy to renew without making changes to your policy?

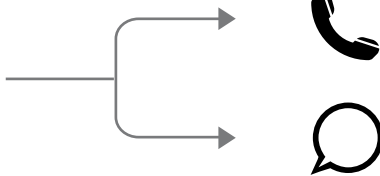


Renew online at www.happyplace.co.uk/renewals

Post the form below

No stamp required. Please send to:
Freepost RRTJ-LXRR-HLKT,
Happy Place, 64 New Road, Halifax, HX1 2JZ

Prefer to talk, or need to make changes to your policy?



Call us on 01422 397 735

Lines open 8am-8pm weekdays, 9am-4pm weekends

Use LiveChat on our website

whenever our advisers are available

My surname:

My postcode:

I wish to pay as indicated below (please tick one circle).

- Monthly Direct Debit** I would like to pay by monthly Direct Debit and understand my personal information will be shared with Premium Credit Ltd to set up a credit agreement. I have read the important information overleaf and filled in the Direct Debit Instruction below.

Instruction to your bank or building society to pay by Direct Debit

Premium Credit Limited, Ermyn House, Ermyn Way, Leatherhead, KT22 8UX



Name and full postal address of your Bank or Building Society

To: The Manager Bank / Building Society
Address
Postcode

Name(s) of account holder(s)

Branch sort code

--	--	--	--	--	--

Bank / Building Society account number

--	--	--	--	--	--	--	--	--	--

Office use only:

Service user number									
9	4	2	4	6	1				
Reference									

Instruction to your Bank or Building Society

Please pay Premium Credit Ltd Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Premium Credit Ltd and, if so, details will be passed electronically to my bank / building society.

Signature(s)
Date

Banks and building societies may not accept Direct Debit Instructions for some types of account.

- Cheque** I enclose a cheque for my *Total Annual Premium*, made payable to Happy Place.

- Credit / Debit card** Please debit my card with my *Total Annual Premium* using the details below.

Credit card Debit card Cardholder name:

Card type (e.g. Visa, Mastercard): Sorry, we cannot accept American Express.

Card number (long number across the front of card)

Expiry date: Start date (if applicable):

Security code (last three digits on the signature strip): Issue no. (if applicable):

Important information - paying by Direct Debit

To use this Direct Debit facility you must be resident in the UK, aged 18 years or over and hold a bank or building society account which supports Direct Debit. Credit is subject to status.

We are a credit broker, so if you wish to spread the cost of your insurance by paying in instalments and have previously paid in full, you will need to apply for credit and set up a Direct Debit with our third party finance provider, Premium Credit Limited. Your personal information and the bank details you provide will be passed to them.

If your application for credit is accepted, Premium Credit will send you a welcome pack detailing their full terms and conditions, and confirming the instalment amounts and payment dates. A credit agreement will be included for you to sign and return. Premium Credit may begin collecting your Direct Debits before you return this to pay for any insurance cover you are receiving. A credit limit will be set based on your application and circumstances but will not be set at less than £1,500. Monthly premiums are based on Annual Premium plus a transaction fee of 10% with a representative 19.5% APR variable, collected over 12 equal monthly instalments.

On renewal of your insurance policy we will continue to pass your details to Premium Credit unless you instruct us otherwise. A copy of the Direct Debit Guarantee can be found to the right.

If you have any questions about your instalments, contact Premium Credit on 0844 736 9836 or write to: Premium Credit Limited, Ermyn House, Ermyn Way, Leatherhead, KT22 8UX.

Direct Debit guarantee



This Guarantee should be detached and retained by the payer.

- The Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Premium Credit Ltd will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Premium Credit Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Premium Credit Ltd or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society.
 - If you receive a refund you are not entitled to, you must pay it back when Premium Credit asks you to.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Written confirmation may be required. Please also notify Premium Credit.